

From: "John" <jpoakvik@bellsouth.net> on 03/26/2008 03:05:02 PM

Subject: Regulation Z

As to this docket. All loans should have income documentation and mortgage broker fees should be disclosed to the consumer. Also, leave the ordering of appraisals up to the lender not the mortgage broker. The lender can maintain unbiased parties outside the lending/production centers to order and coordinate the appraisal process. Regulators can help to maintain the lenders appraisal ordering process.

John Oakvik
jpoakvik@bellsouth.net